

In re:  
Wilson Santiago, Jr.  
Debtor

Case No. 19-16046-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 30, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2025:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Wilson Santiago, Jr., 183 W. Wilt Street, Philadelphia, PA 19122-2430 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2024 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| AKEEM J. PARSONS        | on behalf of Debtor Wilson Santiago Jr. aparsons@spearwilderman.com, aparsons@spearwilderman.com                               |
| DENISE ELIZABETH CARLON | on behalf of Creditor Wells Fargo Bank N.A., as Trustee for Carrington Mortgage Loan Trust, Et Al...<br>bkgroup@kmlawgroup.com |
| KENNETH E. WEST         | ecfemails@ph13trustee.com philaecf@gmail.com   |
| KEVIN G. MCDONALD       | on behalf of Creditor Wells Fargo Bank N.A., as Trustee for Carrington Mortgage Loan Trust, Et Al...<br>bkgroup@kmlawgroup.com |
| United States Trustee   | USTPRegion03.PH.ECF@usdoj.gov  |

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Page 2 of 2

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Total Noticed: 1

TOTAL: 5

|  |                       |
|--|-----------------------|
| Wilson Santiago, Jr.<br><u>Debtor(s)</u>   | CHAPTER 13            |
| Wells Fargo Bank, N.A., as Trustee for<br>Carrington Mortgage Loan Trust, Series 2006-<br>FRE2 Asset-Backed Pass-Through Certificates<br><u>Moving Party</u> | NO. 19-16046 AMC      |
| vs.  |                       |
| Wilson Santiago, Jr.<br><u>Debtor(s)</u>   | 11 U.S.C. Section 362 |
| Kenneth E. West<br><u>Trustee</u>  |                       |

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition tax advances on the mortgage held by Movant on the Debtor's residence are **\$2,615.41**, which is itemized as follows:

Post-Petition Tax Advances: \$2,615.41 paid February 27, 2024

**Total Post-Petition Advances: \$2,615.41**

2. The Debtor shall cure said arrearage in the following manner:

a). Beginning December 2024 and continuing through October 2025, until the arrears are cured, Debtor shall pay the present regular monthly mortgage payment of **\$735.74** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$217.96** towards the arrearages on or before the last day of each month, with a final installment payment of **\$217.85** due November 2025, at the address below:

Carrington Mortgage Services, LLC  
P.O. Box 3730  
Anaheim, CA 92806

b). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this Stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

5. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

8. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 13, 2024

/s/ Denise Carlon  
Denise Carlon, Esq.  
Attorney for Movant


Date: December 16, 2024

/s/Akeem J. Parsons, Esquire  
Akeem J. Parsons  
Attorney for Debtor  
No Objection

Date: December 17, 2024

/s/ LeeAne O. Huggins  
Kenneth E. West  
Chapter 13 Trustee

Approved by the Court this 30th day of Dec., 2024. However, the Court retains discretion regarding entry of any further order.

  
\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan